

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Patricia Ann Bacon</u> | Social Security number or ITIN | xxx-xx-9894 |
| | First Name Middle Name Last Name | EIN | ----- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | ----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 17-23764-KCF | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia Ann Bacon
aka Patricia Ann Waters

7/15/22

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patricia Ann Bacon
Debtor

Case No. 17-23764-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 15, 2022

User: admin
Form ID: 318

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Total Noticed: 65

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2022:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Patricia Ann Bacon, 1406 6th Avenue, Neptune, NJ 07753-4948 |
| 516923587 | 1 and 1 Internet AG, co FMA Alliance, PB 2409, Houston, TX 77252-2409 |
| 519561547 | + Bank of America, co KML Law Group PC, 216 Haddon Ave Suite 406, Collingswood, NJ 08108-2812 |
| 519561546 | + Bank of America, 1610 East Saint Andrews Street, Suite B150, Santa Ana, CA 92705-4941 |
| 519561549 | + Bradley Oil Co, 706 Lareine Ave, Bradley Beach, NJ 07720-1016 |
| 519561555 | Credit One Bank, co LVNV, 55 Beattie Place Suite 110, Okatie, SC 29909 |
| 519561556 | + Credit One Bank/LVNV, co Stenger & Stenger, 2618 East Paris Ave SE, Grand Rapids, MI 49546-2458 |
| 519561545 | Jersey Central Power, P.O. Box 3687, Akron, OH 44309-3687 |
| 519561554 | + Jersey Discount Oil Company, 9 Central Ave, Red Bank, NJ 07701-1509 |
| 519561553 | + Jersey Discount Oil Company, PO Box 248, Oakhurst, NJ 07755-0248 |
| 516923596 | Jersey Shore University Medical Center, 1945 NJ-33, Neptune, NJ 07753 |
| 517136194 | + Jersey Shore University Medical Center, c/o MARVEL & MALONEY, P.O. Box 727, Neptune, New Jersey 07754-0727 |
| 519561552 | + Kathleen R. Wall, Esq., 2640 Highway 70, re: DC005567-03, Manasquan, NJ 08736-2609 |
| 516923598 | + LVNV Funding, LLC, 700 Executive Drive, Suite #300, Greenville, SC 29615-4555 |
| 516923599 | + Marvel & Maloney, 3455 Route 66 & Green Grove Rd, P.O. Box 727, Neptune, NJ 07754-0727 |
| 516960111 | + Milton Lee Justice, c/o Custis, Dix, Lewis LLP, 23345 Counsel Drive, PO Box 577, Accomac, VA 23301-0577 |
| 516923600 | + Monmouth Dental Group, 288 Highway 35 S, Eatontown, NJ 07724-2173 |
| 519561542 | + NJ American Water, Two Gateway Center, Newark, NJ 07102-5005 |
| 516923602 | New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331 |
| 519561550 | + Orthopedic Institute, 226 Rte 37 West, Toms River, NJ 08755-8047 |
| 516960110 | + Perry James Justice, c/o Custis, Dix, Lewis LLP, 23345 Counsel Drive, PO Box 577, Accomac, VA 23301-0577 |
| 516923603 | + Perry James Justice, 201 N Division Street, Fruitland, MD 21826-2228 |
| 519561541 | Shop HQ, PO Box 88, Farmingdale, NY 11735-0088 |
| 519561544 | Shore Spine & Pain, 1215 Route 70 Ste 1001, Lakewood, NJ 08701-6958 |
| 516923606 | + State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245 |
| 517127961 | State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 |
| 516923608 | + TLC; The Lawn Company, PO Box 698, Shrewsbury, MA 01545-8698 |

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| tr | + EDI: QTJORR.COM | Jul 16 2022 00:28:00 | Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411 |
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 15 2022 20:34:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jul 15 2022 20:34:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| lm | + Email/Text: BKBCNMAIL@carringtonms.com | Jul 15 2022 20:33:00 | CARRINGTON MORTGAGE, PO Box 3489, |

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User: admin

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| | | | |
|-----------|---|----------------------|--|
| | | | Anaheim, CA 92803-3489 |
| cr | + Email/Text: enotifications@santanderconsumerusa.com | Jul 15 2022 20:34:00 | Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822 |
| cr | + Email/Text: bk@szjlaw.com | Jul 15 2022 20:34:00 | Santander Consumer USA Inc., 2860 Patton Rd., Roseville, MN 55113-1100 |
| cr | EDI: Q3G.COM | Jul 16 2022 00:28:00 | Wollemi Acquisitions LLC Successor in interest to, PO Box 2489, Kirkland, WA 98083-2489 |
| 516923588 | + Email/Text: bankruptcynotices@aarons.com | Jul 15 2022 20:35:00 | Aarons Sales & Lease, Attn: Bankruptcy, 309 E Paces Ferry Rd Ne, Atlanta, GA 30305-2367 |
| 516923589 | + EDI: CBS7AVE | Jul 16 2022 00:28:00 | Ashro, 1112 7th Ave, Monroe, WI 53566-1364 |
| 517030826 | + EDI: CBS7AVE | Jul 16 2022 00:28:00 | Ashro Lifestyle, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 517133562 | + Email/Text: BKBCNMAIL@carringtonms.com | Jul 15 2022 20:33:00 | Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948 |
| 516923590 | + Email/Text: BKBCNMAIL@carringtonms.com | Jul 15 2022 20:33:00 | Carrington Mortgage Services, PO Box 3489, Anaheim, CA 92803-3489 |
| 516923591 | + Email/Text: commonwealth@ebn.phinsolutions.com | Jul 15 2022 20:34:00 | Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641 |
| 519561557 | + Email/Text: ebnnotifications@creditacceptance.com | Jul 15 2022 20:33:00 | Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331 |
| 516923592 | + EDI: CCS.COM | Jul 16 2022 00:28:00 | Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679 |
| 516923593 | + EDI: CCS.COM | Jul 16 2022 00:28:00 | Credit Collections Svc, Po Box 773, Needham, MA 02494-0918 |
| 519561558 | Email/PDF: creditonebknofications@resurgent.com | Jul 15 2022 20:32:39 | Credit One Bank, P. O. Box 60500, City Of Industry, CA 91716-0500 |
| 517176050 | + EDI: AIS.COM | Jul 16 2022 00:28:00 | Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 516923594 | EDI: IRS.COM | Jul 16 2022 00:28:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519561551 | + Email/Text: JSUMCbankruptcy@hackensackmeridian.org | Jul 15 2022 20:35:00 | Jersey Shore University Med Center, P.O. Box 416765, Boston, MA 02241-6765 |
| 517111571 | Email/PDF: resurgentbknofications@resurgent.com | Jul 15 2022 20:32:33 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 516923601 | + Email/Text: bankruptcy@ncaks.com | Jul 15 2022 20:33:00 | National Credit Adjusters, 327 W 4th Avenue, Hutchinson, KS 67501-4842 |
| 516988476 | + Email/Text: csc.bankruptcy@amwater.com | Jul 15 2022 20:35:00 | New Jersey American Water, P.O. Box 578, Alton, IL 62002-0578 |
| 519561543 | Email/Text: bcwrtoff@cablevision.com | Jul 15 2022 20:35:00 | Optimum Cable, PO Box 371897, Pittsburgh, PA 15250-7897 |
| 516927732 | + EDI: RECOVERYCORP.COM | Jul 16 2022 00:28:00 | Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517125420 | + EDI: RECOVERYCORP.COM | Jul 16 2022 00:28:00 | Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517874813 | + EDI: Q3G.COM | Jul 16 2022 00:28:00 | Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, |

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| | | | Wollemi Acquisitions LLC 98083-0788 |
|-----------|---|----------------------|---|
| 517874812 | EDI: Q3G.COM | Jul 16 2022 00:28:00 | Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 517104805 | EDI: Q3G.COM | Jul 16 2022 00:28:00 | Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 516923604 | + Email/Text: bankruptcy@rentacenter.com | Jul 15 2022 20:35:00 | Rent A Center, 2040 Route 33, Neptune, NJ 07753-6112 |
| 516923605 | + Email/Text: enotifications@santanderconsumerusa.com | Jul 15 2022 20:34:00 | Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244 |
| 516968186 | + Email/Text: enotifications@santanderconsumerusa.com | Jul 15 2022 20:34:00 | Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284 |
| 516923610 | + Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG | Jul 15 2022 20:35:00 | Township of Neptune, PO Box 1167, 25 Neptune Boulevard, Neptune, NJ 07753-4814 |
| 516923609 | Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG | Jul 15 2022 20:35:00 | Township of Neptune, 25 Neptune Boulevard, PO Box 1167, Neptune, NJ 07754-1167 |
| 516923611 | ^ MEBN | Jul 15 2022 20:29:20 | Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424 |
| 517048682 | + EDI: AIS.COM | Jul 16 2022 00:28:00 | Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 516923613 | EDI: VERIZONCOMB.COM | Jul 16 2022 00:28:00 | Verizon, PO Box 15124, Albany, NY 12212-5124 |
| 516923612 | + EDI: VERIZONCOMB.COM | Jul 16 2022 00:28:00 | Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225 |

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| aty | *+ | Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411 |
| lm | *+ | Carrington Mortgage Services, PO Box 3489, Anaheim, CA 92803-3489 |
| 519561548 | *+ | Bank of America, co KML Law Group PC, 216 Haddon Ave Suite 406, Collingswood, NJ 08108-2812 |
| 519561565 | *+ | Bank of America, co KML Law Group PC, 216 Haddon Ave Suite 406, Collingswood, NJ 08108-2812 |
| 519561566 | *+ | Bank of America, co KML Law Group PC, 216 Haddon Ave Suite 406, Collingswood, NJ 08108-2812 |
| 519561564 | *+ | Bank of America, 1610 East Saint Andrews Street, Suite B150, Santa Ana, CA 92705-4941 |
| 517138264 | *+ | Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948 |
| 519561567 | *+ | Bradley Oil Co, 706 Lareine Ave, Bradley Beach, NJ 07720-1016 |
| 519561575 | *+ | Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331 |
| 519561576 | * | Credit One Bank, P. O. Box 60500, City Of Industry, CA 91716-0500 |
| 519561573 | * | Credit One Bank, co LVNV, 55 Beattie Place Suite 110, Okatie, SC 29909 |
| 519561574 | *+ | Credit One Bank/LVNV, co Stenger & Stenger, 2618 East Paris Ave SE, Grand Rapids, MI 49546-2458 |
| 516923595 | * | Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519561563 | * | Jersey Central Power, P.O. Box 3687, Akron, OH 44309-3687 |
| 519561572 | *+ | Jersey Discount Oil Company, 9 Central Ave, Red Bank, NJ 07701-1509 |
| 519561571 | *+ | Jersey Discount Oil Company, PO Box 248, Oakhurst, NJ 07755-0248 |
| 519561569 | *+ | Jersey Shore University Med Center, P.O. Box 416765, Boston, MA 02241-6765 |
| 519561570 | *+ | Kathleen R. Wall, Esq., 2640 Highway 70, re: DC005567-03, Manasquan, NJ 08736-2609 |
| 519561560 | *+ | NJ American Water, Two Gateway Center, Newark, NJ 07102-5005 |
| 519561561 | * | Optimum Cable, PO Box 371897, Pittsburgh, PA 15250-7897 |
| 519561568 | *+ | Orthopedic Institute, 226 Rte 37 West, Toms River, NJ 08755-8047 |
| 519561559 | * | Shop HQ, PO Box 88, Farmingdale, NY 11735-0088 |
| 519561562 | * | Shore Spine & Pain, 1215 Route 70 Ste 1001, Lakewood, NJ 08701-6958 |
| 516923597 | ##+ | KML Law Group PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812 |
| 516923607 | ##+ | SWDSL & Associates, 17 West Cliff Street, Somerville, NJ 08876-1901 |

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Total Noticed: 65

TOTAL: 0 Undeliverable, 23 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2022 at the address(es) listed below:

| Name | Email Address |
|------------------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Denise E. Carlon | on behalf of Creditor Bank of America N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Denise E. Carlon | on behalf of Loss Mitigation Carrington Mortgage Services dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| John R. Morton, Jr. | on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com |
| Rebecca Ann Solarz | on behalf of Creditor BANK OF AMERICA N.A. rsolarz@kmlawgroup.com |
| Thomas Orr | on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com |
| Thomas Orr | tom@torrlaw.com Torr@ecf.axosfs.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| William H. Oliver, Jr. | on behalf of Debtor Patricia Ann Bacon court docs@oliverandlegg.com R59915@notify.bestcase.com |

TOTAL: 10